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PRIVACY POLICY

This privacy policy ("**Policy**") explains the policy regarding the collection, use, disclosure and transfer of your information by LIC Housing Finance Limited ("**LICHFL**" / "**We**") a company registered under the provisions of erstwhile Companies Act, 1956 with CIN L65922MH1989PLCO52257 and having its registered office at Bombay Life Building, 2nd Floor, 45/47, Veer Nariman Road, Mumbai - 400 001 and having its Corporate Office at 131, Maker Tower-F, Cuffe Parade, Mumbai - 400 005, which is, inter alia, engaged in the business of housing finance and advertisement of real estate properties/projects for sale in India on its portal www.realtyassist.lichousing.com and mobile application named HOMY (hereinafter collectively referred to as "**Website**" which term shall mean and include the www.realtyassist.lichousing.com or the mobile application HOMY or both, as the context may require).

The Policy forms an integral part of LICHFL Terms of Use and other terms on the Website ("**Terms of Use**") and shall be read harmoniously with the Terms of Use. Capitalized terms which have been used here but are undefined shall have the same meaning as attributed to them in the Terms of Use and hence we strongly advise that the User should familiarize himself with the Terms of Use and thereafter access the Website.

The Policy is applicable to any person who accesses or avails the Website of LICHFL for the purpose of transacting, displaying or uploading information or views and also includes a person who participates in accessing/using the Website of LICHFL after completing his/it registration in order to create a User Account or Lister Account. The Policy shall also be applicable to any Person browsing the Website or any person who utilizes any of the Services offered by the Website, without the need or a requirement to create a User Account or Lister Account i.e. visits non-restricted portions of the Website. In the Policy, references to '**you**' means any person submitting any data or information to the Website.

LICHFL respects the privacy of its User and is committed to protect it in all respects. In order to provide a personalised browsing experience, LICHFL may collect personal information from you by way of two methods (a) information supplied by you; and (b) information automatically collected while navigation (“**Information**”)

The Policy is effective from the date and time you first access the Website in acceptance of the Terms of Use. Please read the Policy and Terms of Use carefully before accessing or using the Website and/or Services.

By accessing and/or using the Website, you consent to collection, storage, use, transfer, sharing and distribution of the Information you may provide (including any changes thereto as provided by you) and consent to the provisions of this Policy for any of the Services offered by LICHFL. If you do not want to be bound by the Policy, please do not use our Website.

1. INFORMATION RECEIVED, COLLECTED AND STORED BY LICHFL

1.1 Registration Information

LICHFL may receive and store any information you enter on the Website. When you register on the Website, We ask you to provide basic contact information such as your name, sex, age, address, pin code, contact number, occupation, interests and email address etc. When you register using your other accounts like Facebook, Twitter, Gmail etc., We shall retrieve your registration information from such account to continue to interact with you and to continue providing the Services.

You can choose not to provide certain information but then you might not be able to take advantage of many of the Website’s features. We use the registration information that you provide for such purposes as responding to your requests and interests, customising your User Account or Lister Account for you, improving the Website and communicating with you, directly or through our affiliate.

1.2 Voluntary Information

We may collect additional information at other times, including but not limited to, feedback, comments, change of your content or email preferences, response to a survey, or any communications with LICHFL.

2. INFORMATION AUTOMATICALLY COLLECTED/TRACKED WHILE NAVIGATION

2.1 Cookies

To improve the responsiveness of the Website for you, We may use "cookies", or similar electronic tools to collect information to assign each User a unique, random number as a User Identification (User ID) to understand the User's individual interests using the identified computer or device. Unless you voluntarily identify yourself through registration, We will have no way of knowing who you are, even if We assign a cookie to your computer or device. The only personal information a cookie can contain is the information you supply. A cookie cannot read data off your hard drive or device. Advertisers on the Website may also assign their own cookies to your browser (if you click on their ads etc.), a process that We do not control.

Cookies are small data files that We transfer to your computer. We use "session" cookies to keep you logged in while you use the Website, to better understand how you interact with the Website, and to monitor aggregate usage and web traffic information on the Website. We use "persistent" cookies to recognize you each time you return to the Website. We use this persistent cookie to remember your preferences and, if you create a User Account or Lister Account, to make your experience consistent after you register.

2.2 Opting Out

A User has the option of accepting or declining cookies from the Website by changing the settings of their web browser. The Website automatically accepts cookies, but you can change your settings. You can also use your browser settings or other tools to delete cookies you already have. Please be aware that some parts of our Website may not work for you if you disable cookies.

2.3 Log File Information

The Website servers automatically record information ("**Log Data**") created by your use of the Website. Log Data may include information such as your IP address, browser type, operating system, the referring web page, pages visited, location, your mobile carrier, device, search terms, and cookie information. We receive Log Data when you interact with the Website. We use Log Data to provide our Services and to measure, customize, and improve them, as well as collect and use them in the aggregate. The Policy does not apply to, nor do We take any responsibility for any information that is collected by any third party either using the Website or through any links on the Website or through any of the advertisements.

3. INFORMATION SHARING AND DISCLOSURE

- 3.1 We restrict access to your Information to employees who We believe reasonably need to know that Information in order to fulfil, provide, operate, develop or improve our Website or Services.

LICHFL does not transfer, or share Information about you with another Person or non-affiliated companies except:

- a) To provide products or services you have requested; or
- b) With your permission; or

c) Under the following circumstances:

- i. We provide the information to LICHFL's employees, agents, trusted partners who work on behalf of or with LICHFL under confidentiality agreements. These companies may use Information about you to help LICHFL communicate with you about offers on the Website and our marketing partners;
- ii. We may disclose Information if required to do so by Applicable Law or in good-faith if We believe that such action is necessary to (a) conform to the edicts of the Applicable Law; or (b) protect and defend rights or property of LICHFL; or (c) act under exigent circumstances to protect the personal safety of users of LICHFL, the Website or to protect the public;
- iii. When We believe it is necessary to share the Information in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any Person, violations of the Terms of Use, or in any manner which we deem fit;
- iv. We may also use the Information to improve our services, content and advertising;
- v. We may use the Information to send you important notices and communications regarding our products and services availed or changes to the Terms of Use;
- vi. Information may also be used internally for research, analysis and auditing;
- vii. We share your Information such as, but not limited to, name and contact number with employees of LICHFL based on expression of interest regarding properties and home loans who may contact you. By using the Website, you authorize LICHFL to contact you via email or phone on your contact details provided to LICHFL and offer you information

and services. You expressly authorize us to call you irrespective of your registration with National Do Not Call registry.

- viii. We may collect non-personal Information such as browser details, operating system, occupation, language, pin code, unique device identifier, location so that we can better understand customer behaviour and improve our products, services, and advertising.
- ix. We may collect Information regarding customer activities on various portals and/or websites of LICHFL, whether existing or developed in the future, including but not limited to customer portal, online loan application, public deposit portal, e-auction, Talisma - CRM. This aggregated information is used in research, analysis and to monitor products and various promotional schemes. It may be shared in aggregated, non-personal form with third party to enhance customer experience, products offering or services.

4. CONFIDENTIALITY AND SECURITY

- 4.1 Please note that no system is full-proof, including ours, and though We endeavour to protect the Information from illegal means, the same cannot be guaranteed by LICHFL and hence by accessing the Website you expressly waive all your claims against LICHFL of any nature in this regard.

5. THIRD PARTY WEBSITES

- 5.1 LICHFL, its contractors, agents, owners, and employees are not responsible for the content or the privacy policies of other web sites to which the Website may link to. Please take time to learn about them before accessing such website.

6. CHANGES TO POLICY

- 6.1 LICHFL reserves the right to update, change or modify the Policy at any time. The Policy shall come into effect from date of such update, change or modification posted on the Website. Your continued use of the Website or Services after the updated, changed or modified privacy policy is posted on the Website, shall be deemed acceptance of such revised privacy policy. You are advised to review the Policy periodically on the Website to ensure that you are aware of the latest version.

7. DISCLAIMER

- 7.1 LICHFL shall not be liable for any loss or damage sustained by reason of any disclosure (inadvertent or otherwise) of any Information nor for any error, omission or inaccuracy with respect to any Information so disclosed and used whether or not in pursuance of a legal process or otherwise.
- 7.2 Any information shared by you which is not asked by LICHFL during registration, either mandatorily or optionally; accounts to wilful and intentional furnishing and LICHFL will not be liable for breach of such additional information.

8. GRIEVANCES

- 8.1 For customer grievance the customer may raise complaint in writing or electronically i.e by email to customersupport@lichousing.com.